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From Our Own Correspondent.

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BUSINESS CARDS.
IRA HATCH
 Went to Chicago and will resume his profession.
 778 Washington-st., cor. Twenty-second-st.
 Residence, 20 Douglas-Place.

MONEY AND COMMERCE.

FINANCIAL.

The miscellaneous demand for loans remains fair with the banks. The total activity of the market is less than a fortnight ago, and appears to be lessening. The bankers are using much less money than they were the jobs are not so much as they were from their collections, which have been unusually good.

There still is a fair demand beside these sources. Deposits are increasing somewhat, which makes the market easier. Rates of discount are unchanged at 10 per cent to regular customers, with occasional rates of 1 or 2 per cent to old borrowers, with first-class security, on short time. Street rates are 8 1/2 per cent; real estate loans are @10 to 100.

The shipment of currency to the country was considerable. Some money is going to the large Superior iron region, but its aggregate is not large.

Receipts of currency from the country are increasing somewhat, day by day, and some is had from the hog regions.

The rate of New York exchange was par between banks, with few transactions.

The regular quarterly dividend of 2 per cent on the capital stock of the New York Central & Hudson River Railroad Company has been declared, payable at the Company's office, on the 15th prox.

THE PORTS AND EXPORTS OF NEW YORK SINCE JAN. 1, 1874, have been \$5,351,763. For the same time in 1873, \$17,910,420.

The exports of gold and silver have been \$1,597,535 since Jan. 1. The exports from Jan. 1 to the same date in 1873, \$1,597,535.

There is so much misapprehension with regard to the taxation of National Banks that it is worth while to look at the subject as set forth by the Comptroller of the Currency in his last annual report. It will appear from the examination that the National Banks are not taxed more than the almost complete immunity from taxation they are popularly credited with, are taxed more heavily than any other property-holding corporation.

The National Bank of the United States is a tax of 1 per cent annually on the amount of its deposits, and 1 per cent annually on the amount of its capital stock.

For the fiscal year 1874 the National Bank paid aggregate tax of \$7,000,000.

The organization of the system they have paid \$85,000,000 of national taxes. For the fiscal year 1874, the State, and the city and county paid but \$3,375,100.67 of national taxes.

The State taxes paid by the National Banks are \$3,375,100.67 in 1874, \$3,375,100.67 in 1873, \$3,375,100.67 in 1872, \$3,375,100.67 in 1871, \$3,375,100.67 in 1870, \$3,375,100.67 in 1869, \$3,375,100.67 in 1868, \$3,375,100.67 in 1867, \$3,375,100.67 in 1866, \$3,375,100.67 in 1865, \$3,375,100.67 in 1864, \$3,375,100.67 in 1863, \$3,375,100.67 in 1862, \$3,375,100.67 in 1861, \$3,375,100.67 in 1860, \$3,375,100.67 in 1859, \$3,375,100.67 in 1858, \$3,375,100.67 in 1857, \$3,375,100.67 in 1856, \$3,375,100.67 in 1855, \$3,375,100.67 in 1854, \$3,375,100.67 in 1853, \$3,375,100.67 in 1852, \$3,375,100.67 in 1851, \$3,375,100.67 in 1850, \$3,375,100.67 in 1849, \$3,375,100.67 in 1848, \$3,375,100.67 in 1847, \$3,375,100.67 in 1846, \$3,375,100.67 in 1845, \$3,375,100.67 in 1844, \$3,375,100.67 in 1843, \$3,375,100.67 in 1842, \$3,375,100.67 in 1841, \$3,375,100.67 in 1840, \$3,375,100.67 in 1839, \$3,375,100.67 in 1838, \$3,375,100.67 in 1837, \$3,375,100.67 in 1836, \$3,375,100.67 in 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RAILROAD NEWS.

The Fight Against the Balti-

more & Ohio.

Possible Reduction of Wages of

Railroad Employees.

Miscellaneous Items.

THE NEW YEAR.

THE BALTIMORE & OHIO RAILROAD COM-

BINATION.

The announcement in yesterday's Tribune

that the Baltimore & Ohio Railroad has

announced its intention to reduce the

wages of its employees has been

received with interest and surprise.

The move was entirely unexpected,

and has been met with a feeling of

disapproval on the part of the

public. The Baltimore & Ohio

Railroad is one of the largest

in the country, and its employees

are well known for their loyalty

and industry. The proposed

reduction of wages is therefore

regarded as a serious blow to

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THE COURTS.

Counselor O'Leary Sues for

His Fees.

Applications for Divorces—Judg-

ments and New Suits.

O'LEARY AS A PLAINTIFF.

A considerable portion of the residents of

Chicago have heard of D. James O'Leary as a

hanger-on at Justice Court, a divorce lawyer,

and a boarder at Folz's Hotel, now changed to

the Agnew House, but few have heard of him as a

plaintiff. He attempted this role yesterday

before Judge Gary, and succeeded as usual in

making a failure. The suit was an appeal where-

in O'Leary claimed \$50 as attorney's fees from

one Ross Flanagan. The plaintiff testified that

he had drawn a declaration and cognovit on

which judgment by confession was entered, and

had also at a sale on execution performed some

further services to the amount in all of \$50.

This the defendant denied, and produced

some witnesses who testified that O'Leary ac-

knowledged that he had been paid in full. To

discredit the force of O'Leary's evidence, the de-

fendant called some witnesses to prove the plain-

tiff's bad reputation. These were not difficult to

find. Two Deputy Sheriffs were not without

belief him under oath. Another witness testi-

fied also to the truth of the plaintiff's story, but

in a word, it was not enough to carry the case.

The court, therefore, rendered judgment in

favor of the defendant, and O'Leary's suit was

dismissed. The case was argued by

Judge Gary. The case was argued by

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Willott; on petition of John Diden, County

Agent, order warrant and venire, returnable the

17th inst, at 10 o'clock a. m. in the County

Court.

The inventory and appraisal of the estate

of Samuel A. Irvin, deceased, was approved.

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